

In re:  
Valerie R McDonald  
Debtor

Case No. 17-10888-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 22, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2022:

Recip ID	Recipient Name and Address
db	+ Valerie R McDonald, 5119 Ditman Street, Philadelphia, PA 19124-2232
13924699	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
13880459	+ KHF Lending, LLC, P.O. Box 2345, La Jolla, CA 92038-2345
13863409	+ Lease And Rental Man, 45 Haverhill St, Andover, MA 01810-1499
14560198	+ M&T BANK, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14229255	+ M&T Bank, c/o Ann E. Swartz, Esquire, 123 South Broad Street, Suite 1400, Philadelphia, Pa 19109-1060
14228900	+ M&T Bank, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
13863411	+ McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031
13863413	#+ Midwest Recovery Syste, Po Box 899, Florissant, MO 63032-0899

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 22 2022 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 22 2022 23:55:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13962673	Email/Text: megan.harper@phila.gov	Mar 22 2022 23:55:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13863406	+ Email/Text: bknotice@ercbpo.com	Mar 22 2022 23:55:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
13863408	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2022 23:54:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13952818	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2022 23:56:11	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13863410	Email/Text: camanagement@mtb.com	Mar 22 2022 23:54:00	M & T Bank, Po Box 844, Buffalo, NY 14240
13863412	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2022 23:55:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
13863414	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2022 23:56:22	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
13931952	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2022 23:56:16	Portfolio Recovery Associates, LLC, POB 41067,

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Norfolk VA 23541

13863415	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 22 2022 23:56:11	Regional Acceptance Co, 621 W Newport Pike, Wilmington, DE 19804-3235
13896592	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 22 2022 23:56:11	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
13863416	+ Email/Text: bankruptcy@sccompanies.com	Mar 22 2022 23:55:00	Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
13863417	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2022 23:56:11	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13863407	*+	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
13964070	*+	KHF Lending LLC, PO Box 2345, La Jolla, CA 92038-2345

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor KHF Lending LLC ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
CELINE P. DERKRIKORIAN	on behalf of Creditor M&T Bank ecfmail@mw-c-law.com
DAVID M. OFFEN	on behalf of Debtor Valerie R McDonald dmo160west@gmail.com davidoffenecf@gmail.com; offendr83598@notify.bestcase.com
MARISA MYERS COHEN	on behalf of Creditor KHF Lending LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com
MARISA MYERS COHEN	on behalf of Creditor M&T Bank ecfmail@mw-c-law.com mcohen@mw-c-law.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
RAYMOND M. KEMPINSKI	

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on behalf of Creditor M&T Bank raykemp1006@gmail.com raykemp1006@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Valerie R McDonald  
Debtor(s)

Case No: 17-10888-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/22/22